

(\$229,959.65), with interest thereon of Five Thousand Two Hundred Twelve Dollars and Forty-One Cents (\$5,212.41) from May 6, 1987 to July 14, 1987; late charges of One Thousand One Hundred Sixty Four Dollars and Fifty Eight Cents (\$1,164.58), and insurance expense of Two Thousand Six Hundred Nineteen and Seventy Six Cents (\$2,619.76), making a total indebtedness due as of July 14, 1987, of Two Hundred Thirty Eight Thousand Nine Hundred Fifty Six Dollars and Forty Cents (\$238,956.40), all of which will more fully appear by reference to the statement of indebtedness heretofore filed.

(3) That there is contained in said real estate Deed of Trust a provision that if default be made by the said Walter E. Sines and Patricia E. Sines, husband and wife, in the payment of any installment thereof, then the same shall mature and become payable and it shall then be lawful for C. Monroe Keeney and C. Edward Rhea, or their substitute trustee, Howard R. Stepler, Jr., to sell the said real estate to satisfy and pay said debt, interest and all costs incident to said sale, and default having been made in the payment of the principal and interest of said debt, your Petitioner as Substitute Trustee, became duly authorized to exercise the power of sale contained in the said Deed of Trust by reason of default. Said Deed of Substitute Appointment being recorded among the Land Records of Frederick County, Maryland

HOWARD R. STEPLER, JR.
ATTORNEY AT LAW
18 WEST CHURCH STREET
FREDERICK, MD 21701
301 662-6304